

**Information to identify the case:**

Debtor 1	Osiris E. Padilla	Social Security number or ITIN xxx-xx-6236
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-25358-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Osiris E. Padilla  
aka Osiris Funez, aka Osiris Padillafunez, aka  
Osiris Rufino

12/14/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Osiris E. Padilla  
Debtor

Case No. 18-25358-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Dec 14, 2023

User: admin  
Form ID: 3180W

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Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	Osiris E. Padilla, 21 Charles Ave, Pleasantville, NJ 08232-2503
517677808	Advanced Care OB/GYN, Collection Recoveries of Northfield, PO Box 35, 201 Tilton Rd, Northfield, NJ 08225-1247
517677817	City of NY C/O Fire Dept., Attn: Mulooly Jeffrey Rooney, 6851 Jericho Tpke Ste 220, Syosset, NY 11791-4449
517677820	Ditech Financial LLC, POB 6172, Rapid City, SD 57709-0000
517677822	#+ Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
517677823	Gianina M. Abreu Soto, 21 Charles Ave, Pleasantville, NJ 08232-2503
517677828	Myrna E. Soto, 21 Charles Ave, Pleasantville, NJ 08232-2503
517677831	+ Progressive Financial Services Inc, POB 22083 Attn: Capital One Kohls, Tempe, AZ 85285-2083
517677833	+ Valley National Bank, 1460 Valley Rd., Wayne, NJ 07470-8494

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 14 2023 21:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 14 2023 21:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517677809	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 14 2023 21:54:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
517688628	Email/Text: bankruptcy@pepcoholdings.com	Dec 14 2023 21:54:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517677810	EDI: BANKAMER	Dec 15 2023 01:53:00	BAC Home Loans Serv. LP, 4909 Savarese Cir, Tampa, FL 33634-2413
517677811	EDI: BANKAMER	Dec 15 2023 01:53:00	Bank of America, POB 982235, El Paso, TX 79998-2235
517677813	EDI: BMW.COM	Dec 15 2023 01:53:00	BMW Financial Services-Credit, PO Box 3608, Dublin, OH 43016-0306
517677812	EDI: TSYS2	Dec 15 2023 01:53:00	Barclays Bank Delaware, POB 8833, Wilmington, DE 19899-8833
517744103	EDI: CAPITALONE.COM	Dec 15 2023 01:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517677814	+ EDI: CAPITALONE.COM	Dec 15 2023 01:53:00	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281

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517765884	Email/PDF: bncnotices@becket-lee.com	Dec 14 2023 22:03:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517677818	+ Email/Text: mediamanagers@clientservices.com	Dec 14 2023 21:53:00	Client Services Inc., 3451 Harry S Truman Blvd, St. Charles, MO 63301-9816
517677819	Email/PDF: creditonebknotifications@resurgent.com	Dec 14 2023 21:22:39	Credit One Bank, POB 98872, Las Vegas, NV 89193-8872
517677821	Email/Text: rj@ffcc.com	Dec 14 2023 21:54:00	First Fed Credit Control, 2470 Chagrin Blvd Ste 205, Beachwood, OH 44122
517677815	EDI: JPMORGANCHASE	Dec 15 2023 01:53:00	Chase Bank USA, POB 15298, Wilmington, DE 19850
517677816	EDI: JPMORGANCHASE	Dec 15 2023 01:53:00	Chase/Bank One Card Services, P.O. Box 15298, Wilmington, DE 19850
517677825	+ Email/Text: PBNCNotifications@perituservices.com	Dec 14 2023 21:53:00	Kohls-Capital One, POB 3115, Milwaukee, WI 53201-3115
517677826	+ Email/Text: BKNotice@ldvlaw.com	Dec 14 2023 21:54:00	Lyons Doughty & Veldhuis, POB 1269 Attn: Capital One, Mt. Laurel, NJ 08054-7269
517749896	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 14 2023 21:11:14	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517807252	+ Email/Text: bkteam@selenefinance.com	Dec 14 2023 21:54:00	MTGLQ INVESTORS, LP, c/o Selene Finance, LP, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
517981775	+ Email/Text: nsm_bk_notices@mrc cooper.com	Dec 14 2023 21:54:00	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP, c/o Rushmore Loan Management Services 92619-2708
517981774	Email/Text: nsm_bk_notices@mrc cooper.com	Dec 14 2023 21:54:00	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517677827	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 14 2023 21:11:24	Merrick Bank, POB 9201, Old Bethpage, NY 11804-9001
517677829	+ Email/Text: Bankruptcies@nragroup.com	Dec 14 2023 21:55:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517790541	EDI: PRA.COM	Dec 15 2023 01:53:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517790850	EDI: PRA.COM	Dec 15 2023 01:53:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517677830	+ Email/Text: pcabkt@phillips-cohen.com	Dec 14 2023 21:54:00	Phillips & Cohen Assoc., Ltd, 1002 Justison Street, Wilmington, DE 19801-5148
519943904	Email/Text: bknotices@snsccom	Dec 14 2023 21:55:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
519943905	Email/Text: bknotices@snsccom	Dec 14 2023 21:55:00	SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501
517681093	+ EDI: SYNC	Dec 15 2023 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517677832	EDI: TDBANKNORTH.COM	Dec 15 2023 01:53:00	TD Bank N.A., PO Box 219, Lewiston, ME 04243-0000
519065062	+ Email/Text: nsm_bk_notices@mrc cooper.com	Dec 14 2023 21:54:00	U.S. Bank Trust National Association, et al., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, U.S. Bank Trust National Association, et, c/o Rushmore Loan

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519065061

Email/Text: nsm\_bk\_notices@mrc cooper.com

Management Services 92619-2708

Dec 14 2023 21:54:00

U.S. Bank Trust National Association, et al., c/o  
Rushmore Loan Management Services, P.O. Box  
52708, Irvine, CA 92619-2708

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517677824	##	KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Brian E Caine	on behalf of Creditor MTGLQ Investors L.P. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Tiki Series IV Trust bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
David Coats	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust bknotifications@ghidottberger.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors L.P. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Dwelling Series IV Trust bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Jeanie D. Wiesner	on behalf of Debtor Osiris E. Padilla jeanie@sadeklaw.com

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U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

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